

King County Purchasing Card New User Training



King County

Why P-Card?

- Streamlines both purchasing and payment
- The more paper involved, the more time we waste!
- Faster payment to suppliers
- Much more accountability & transparency
- County Rebates
- Time = Money!!



Did you know?

- 2012 Purchasing Card Benchmark Survey Results:
 - ✓ Average PO costs **\$90.77**
 - ✓ Average P-Card order costs **\$17.24**
 - ✓ That is **\$73.53** in “soft cost” savings alone!



* 2012 Purchasing Card Benchmark Survey Results, Richard Palmer & Mahendra Gupta

P-Card Structure

A thin, light brown wavy line that starts on the left, dips slightly, then rises and falls again towards the right, spanning across the top of the slide.

- US Bank VISA®
- Issued to your name and department
- Pre-set limits and authorizations
- Paid by County AP using electronic reconciliation

Overview

- Does not signify a change in Procurement rules
- Convenient for authorized transactions
- Monitored closely by the P-Card Team
- Offers *security* in the event of fraud



Authorizations

- P-Cards have security features called authorizations:
 - Single Transaction limits
 - Daily Velocity Limits
 - Monthly Transaction limits
 - Merchant Category Code Blocks



Authorization Limits

Your limit can be adjusted for your specific needs.
A majority of the cards in KC have the following:

- Single Transaction = \$5,000
- Daily Transaction limit = 30
- Monthly Transaction limits = 200/ \$20,000

Careful!

Splitting orders could be construed as trying to go around bidding requirements & procurement rules!



The total transaction limit is all charges including tax and shipping.

Merchant Category Code

- Vendors register their goods and services by MCC
- Some “high risk” MCC’s are blocked
- Restrictions can be lifted for authorized purchases



Blocked at the bank level.

- Purchases involving travel (Use travel card)
- ATM Cash Withdrawals
- High risk codes



Most MCC Codes you will need are Open.

Authorized



○ Some examples of “open” MCC codes are:

- Telecommunications
- “On Contract” Purchases
- Office Supplies Contract (Keeney’s)
- Subscriptions/ Books
- Publications (Periodicals and Newspapers)
- Training Registrations
- Memberships
- Utility Payments
- US Postage

Blocked



○ Some examples of unauthorized charges are:

- Personal charges
- Cash Advances or Cash Returns (Gift Cards)
- Travel Expenses (Travel Card)
- Fleet Vehicle Expenses
- Personal charges for Undergrad/Grad School
- Food (Authorized Food Memo)

Transaction Processing

- Transactions must be processed weekly in iExpense
- Place multiple transactions on a single report
- Delegates should process by cardholder not vendor
- Tiered approval process



Test Time

- Edgar needs to buy some stamps for a King County Mailing. **YES !**
- Julie is prepping for her bosses retirement party and needs to buy a cake. **NO !**
- Ross's job requires Advanced Excel, he is signing up for an Excel training. **YES !**
- Yolanda needs to buy food for the KC Sheriff's dog. **YES !**
- Fredrick needs to pick up some detergent, he's out at home. **NO !**
- Jim just checked out a Motorpool vehicle and needs to fill it up. **NO !**
- How often must transactions be processed in iExpense?

WEEKLY !!!

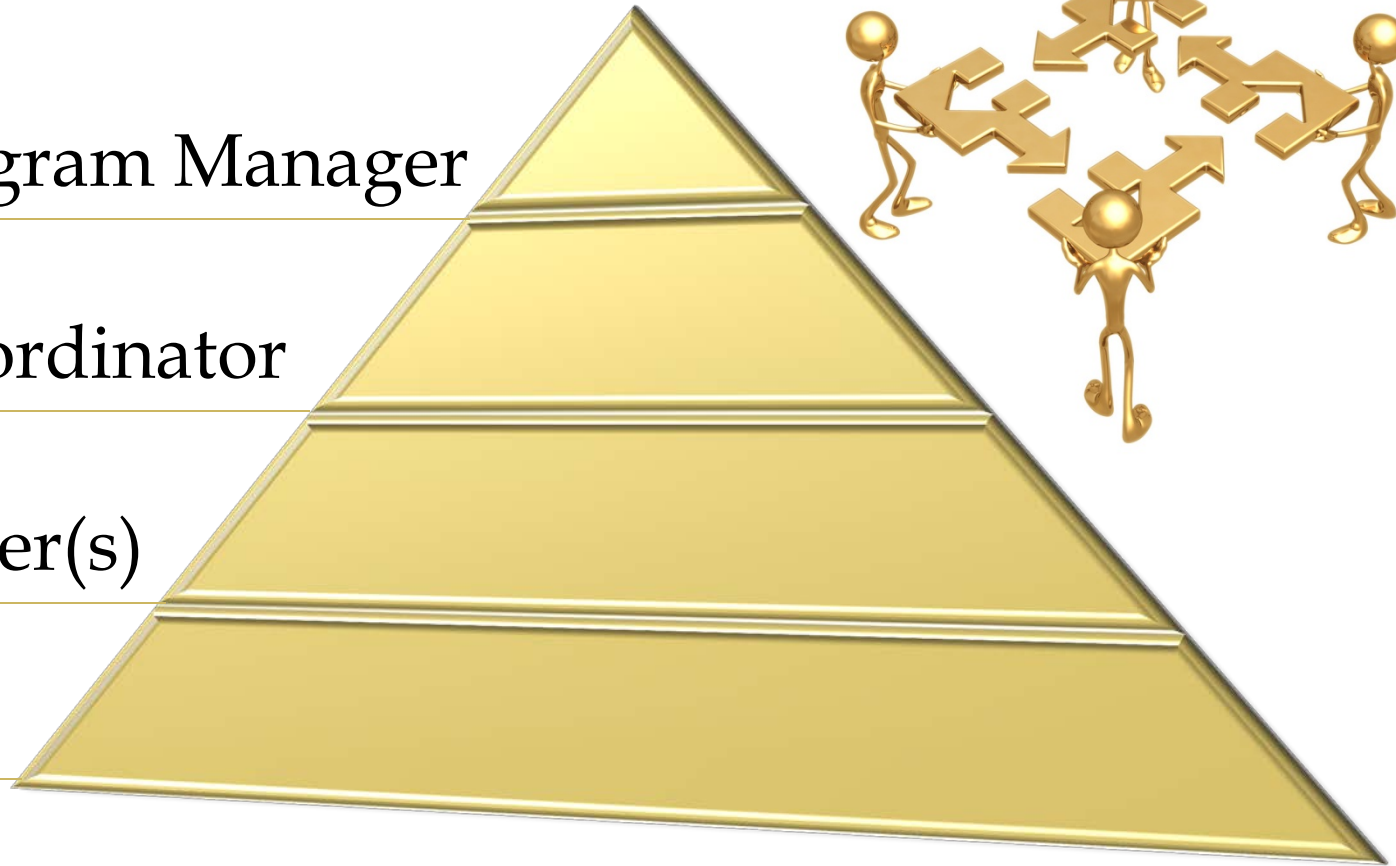
Hierarchy

Program Manager

Coordinator

Approver(s)

Cardholder(s)



Cardholders



- If you are a Cardholder your responsibilities include:
 - Using your P-Card Responsibly
 - Safeguarding your P-Card – do not lend card
 - Use one payment method
 - Reviewing Transactions Online (Weekly)
 - Maintaining accurate backup docs
 - Forwarding all docs to your Approver
 - Follow up on unapproved reports

Approvers



- If you are an Approver your responsibilities include:
 - Reviewing and Approving (**Weekly**)
 - Ensuring accuracy of backup documents
 - Authorizing Charges
 - Allocation proofing
 - Reviewing Comments
 - Notifying the P-Card Team of any changes
 - Policy and Procedure compliance

Coordinators



- If you are a Coordinator your responsibilities include:
 - Records Coordinator
 - Determining Cardholders in a Cost Center
 - Monitoring P-Card Use
 - Ensuring Policy and Procedure compliance
 - Direct contact with P-Card Team

Program Manager

- The P-Card Team:

- Provides Training
- Program Oversight
- Monitors Program and Card Use
- Is the liaison between Cardholders and Bank
- Maintains original program paperwork



Reconciliation Process

- Cardholders are *custodians* for their cards.



- **Create Weekly Expense Reports**
- Verify accuracy of transactions
- Attach all receipts to your Expense Report
- Work with your Coordinator to determine filing procedure for your office.

Monthly Billing

- Billing Cycle ends on the 15th of every month.
- Credit limits refresh after billing cycle.



Smart Tip: Set a monthly reminder on your Outlook calendar!

US Bank Access Online

- Allows for quick convenient access
- Allows for daily review of transactions
- Statement accessibility
- Reporting capabilities

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US Bank Access Online

U.S. Bank Access® Online

Our Payment Products

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[Login](#)

Welcome to Access Online!

Please enter the information below and login to begin.

Organization Short Name:

User ID:

Password:

[Login](#)

[Forgot your password?](#)

[Register Online](#)

[Website/Browser Requirements](#)

⚠ Login information is invalid. After three attempts you will be locked out of the system. You can click the Forgot your password link which will allow you to change your password. If you still need assistance, please [Contact Us](#) for assistance.

All of **us** serving you™

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Your Password

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Welcome to Access Online!

Please enter the information below and login to begin.

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Password:

Login

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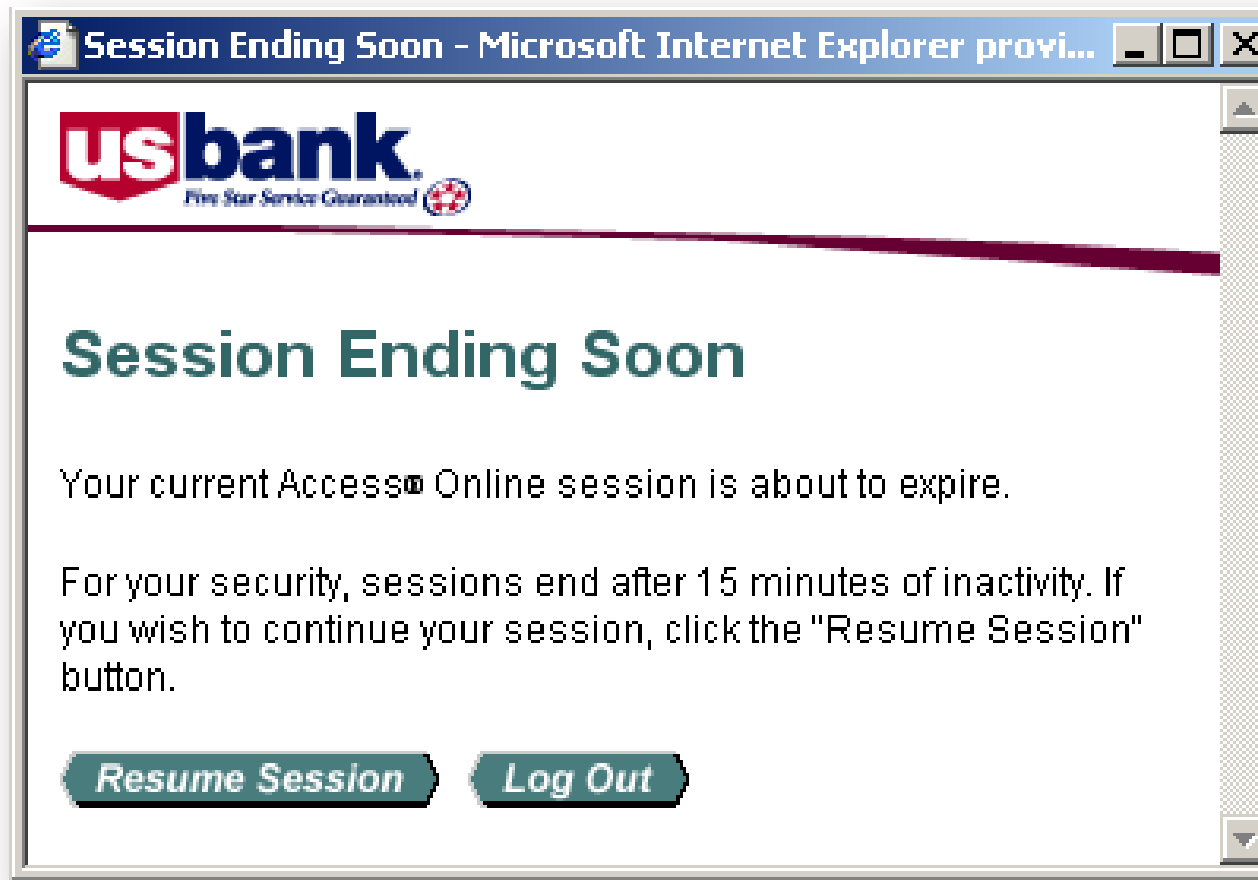
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- Is changed every 60 days.
- 8–20 characters.
- One Alpha, One Number.
- Can only use once per year.



<https://access.usbank.com>

Security



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Cardholder Instructions

- Use the “Activation Steps” to activate your card
- Go to the US Bank ULR
- “Organization Short Name” is KINGCO
- Temporary Password is “USBANK01”
- System requires a password reset



<https://access.usbank.com>

Cardholder Instructions

The screenshot shows the U.S. Bank Access Online interface. At the top, a navigation bar includes links for Personal, Business, Institution / Government, and About U.S. Bancorp. The U.S. Bank logo is on the left, and 'KING COUNTY' is on the right. A left sidebar contains links for Transaction Management, Account Information, Reporting, My Personal Information, Home, and Contact Us. A central message box titled 'Message from U.S. Bank' contains a welcome text. On the right, there is a 'Log Out' link and an 'Account Activity' section with a 'Select an Account' dropdown menu showing 'PURCHASING CARD' and '*****8227'. Three yellow callout boxes with arrows provide instructions: one points to 'Account Information' in the sidebar, another points to the 'PURCHASING CARD' dropdown, and a third points to the card number '*****8227'.

Personal | Business | Institution / Government | About U.S. Bancorp

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U.S. Bank

Transaction Management
Account Information
Reporting
My Personal Information

Home
Contact Us

KING COUNTY

★ Log Out

Account Activity
Select an Account
PURCHASING CARD
*****8227

Message from U.S. Bank

Welcome! You are viewing Access Online, the latest innovation in our complete set of commercial card tools. Access Online is a web-enabled program management and reporting tool offering a feature-rich platform that can be easily configured and deployed to meet the unique needs of our clients. Our clients have the ability to implement the features and functionality that best support and/or enhance their business processes. Access Online harnesses the power of the Internet within a secured environment bringing our clients online access to their payment solutions anytime, anywhere.

Click "Account Information" to download your statement.

Click on your card number to see current transactions.

Transaction list

Transaction Management

Card Account Summary with Transaction List

Product: Purchasing Card

Card Account Number: *****8607, SASHA K STENSEN

[Switch Products](#)

[Switch Accounts](#)

[Managing Acct List](#)

[Card Acct List](#)

[» Trans List](#)

[Manager's Queue](#)

[\[-\] Card Account Summary](#)

Account Number: 0 ...8607
Account Name: SASHA K STENSEN

Billing Cycle Close Date:

Total Transactions:	\$3,728.84	4	Final Approved Transactions:	\$2,530.68	2
Reallocated Transactions:	\$3,018.13	3	% Final Approved Transactions:	67.8%	50.0%
% Reallocated Transactions:	80.9%	75.0%			

0 Open Account

[\[+\] Search Criteria](#)

[Return to top](#)

[\[-\] Transaction List](#)

[Return to top](#)

Records 1 - 4 of 4

[Check All Shown](#) | [Uncheck All Shown](#)

Select	Status <small>(R) (D)</small>	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail	<small>E</small>	Purchase ID	<small>A</small>
<input type="checkbox"/>		Pending	<u>11/11</u>	11/12	SIGMA ALDRICH US	800-3253010, MO	\$710.71			CC/110110/	



<https://access.usbank.com>

Getting more details...

[-] Transaction List [Return to top](#)

Records 1 - 1 of 1

[Check All Shown](#) | [Uncheck All Shown](#)

Select	Status ®_®_	Approval Status	Trans Date	Posting Date	Merchant	City/State	Amount	Detail E+	Purchase ID
<input type="checkbox"/>	Pending		01/26	01/27	TECHSMITH CORPORATION	517-3332100, MI	\$49.95	II	3378206210SX

® Reviewed ® Disputed A Reallocated II, III Trans Detail Level

[Check All Shown](#) | [Uncheck All Shown](#)




Records 1 - 1 of 1

[Reallocate](#) [Mass Reallocate](#) [Change Review Status](#) [Approve](#) [Pull Back](#)

Transaction Summary

Transaction Summary

Status	Tran Date	Posting Date	Merchant	City/State	Amount
	01/26	01/27	TECHSMITH CORPORATION	517-3332100, MI	\$49.95

 Disputed  Trans Detail Level  Reallocated

Summary **Allocations** Comments Approval History

The Summary tab shows high-level transaction information.

To change the review status, click the "Mark as Reviewed" button.

To approve and forward the transaction, click "Approve".

To initiate a dispute, click the "Dispute" button.

Transaction

Date: 01/26/2010
Purchase ID: 3378206210SXYZ4U9I8XA
Total Amount: 49.95
Memo Post: Yes

Sales Tax: 0.00
Freight:

Merchant

Name: TECHSMITH CORPORATION
City/State: 517-3332100, MI
Transaction Type: SALES DRAFT
MCC Code: 5732
MCC Description: ELECTRONICS STORES

Reference Information

Billing Cycle: Open
Posting Date: 01/27/2010
Reference Number: 2407202002
Authorization Number: 073109

Extract Date(s)

Most Recent Standard
Financial Extract:
General Ledger Extract:
Payment Extract:

Currency

Billing Currency: U.S. Dollar
Source Currency: U.S. Dollar
Source Currency Amt: 49.95

Mark as Reviewed

Approve



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Keeney's Office Supplies & Evergreen Computer Products

- Use your P-card for Office Supply and Toner!

	Office Supply	Toner
Oracle	398962	5617648

- You can use your P-Card with Contract vendors that accept the card.

★ Contract number must be entered in the justification field.

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Justifications



- 1) Contract number (if applicable)
- 2) What is being purchased and why
 - ~Webinar/Live Training
 - ~Be as descriptive as possible
- 3) Exact amount of Sales Tax paid
- 4) Deliver-to mailstop
- 5) Invoice Number

Justification Examples

* Justification

CPA 398962 - Office Supply Monthly
Restock - Sales Tax \$52.57 - Delivery
Mailstop CNK-ES-0340

Keeney's

Justification

No CPA, Ergonomic Keyboard for
John Smith, No Sales Tax Paid,
Shipped to MS CHL-NR-0100

Amazon
Marketplace

BAD!

Justification

Supplies

Avoid one-liners; Book, License, Training, Conference, Food;

We want to know the who, what, and why behind the purchase.

3rd Party Payments

- Paypal & Amazon Market Place
- State and Federal Tax laws require correct reporting
- King County Finance reviews your transactions



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Disputes

- If a vendor overcharges or double charges you:
 - *First:* try to resolve the issue with the vendor
 - Dispute the charge in US Bank Access Online ®
 - There is a 60 day dispute window
 - Notify your Approver and Program Manager



Research Merchants

○ Rule of thumb...

- First preference should be on contract merchants
- Conduct business with known merchants
- Know the return/exchange policies
- Only use secure websites



Fraud

○ If there is a charge you don't recognize, inform:

- US Bank Fraud Dept. (1-800-344-5696)
- Your Approver
- Your Coordinator
- The P-Card Team
- Our Internal Audit team



Recap



- A P-Card is a cost saving tool!
- Use your P-Card responsibly
- Research merchants if not on contract
- Follow all procurement rules
- Use one payment method per merchant
- Maintain accurate complete records
- Review and approve transactions *weekly*
- If you are ever unsure, contact us

Contacts

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Michelle So – P-Card Program Buyer

Tina Shields– P-Card Program Buyer



We look forward to working with you!